

WHAT IS CLAIMED IS:

- 1 1. A method of verifying insurance coverage relating to a member,
2 comprising:
3 receiving at a financial transaction processing computer system a member
4 identifier relating to the member;
5 searching a database to determine if the member identifier is valid; and
6 transmitting from the financial transaction processing computer system
7 authorization information.
- 1 2. The method of claim 1, wherein the financial transaction processing
2 computer system comprises a credit card processing system.
- 1 3. The method of claim 1, wherein the member identifier is received in
2 credit card number format.
- 1 4. The method of claim 1, further comprising receiving an individual
2 code at the financial transaction processing computer system.
- 1 5. The method of claim 4, wherein the individual code is received in a
2 format relating to currency.
- 1 6. The method of claim 1, wherein the insurance coverage relates to
2 medical insurance.
- 1 7. The method of claim 1, further comprising receiving at the financial
2 transaction processing computer system an identifier relating to a provider.
- 1 8. The method of claim 1, further comprising determining whether the
2 provider is a network provider.
- 1 9. The method of claim 1, wherein the authorization information indicates
2 a denial of coverage.
- 1 10. The method of claim 1, wherein the authorization information
2 comprises a co-payment.

- 1 11. A method of verifying insurance coverage relating to a member,
2 comprising:
3 entering member identifier information into a credit card processing device;
4 transmitting the information to a host computer system; and
5 receiving authorization information at the processing device indicating
6 whether the member has insurance coverage.
- 1 12. The method of claim 11, wherein the identifier information comprises
2 an individual code in a currency field.
- 1 13. The method of claim 11, wherein the authorization information
2 comprises a co-payment.
- 1 14. The method of claim 11, wherein the authorization information
2 indicates a denial of coverage.
- 1 15. The method of claim 11, wherein entering member identifier
2 information comprises swiping an insurance card.
- 1 16. The method of claim 15, wherein the insurance card comprises credit
2 card stock.
- 1 17. An insurance card, comprising:
2 an account number in credit card number format;
3 a machine-readable storage medium; and
4 a list of covered members;
5 wherein the insurance card comprises credit card stock.
- 1 18. The insurance card of claim 17, wherein the insurance card relates to
2 medical insurance.
- 1 19. A method of enrolling a member into medical coverage, comprising:
2 receiving enrollment information from the member;
3 assigning an account to the member, wherein the account is in credit card
4 format;

5 assigning a code to each covered dependent of the member, wherein each
6 dependent's code is in currency format; and
7 producing a card for the member, wherein the card comprises credit card
8 stock.

1 20. The method of claim 19, further comprising producing dependent
2 codes on the card.

1 21. The method of claim 19, further comprising entering pre-tax spending
2 account information relating to the member.

1 22. A system for processing insurance information, comprising:
2 a credit card processing network; and
3 a host computer system;
4 wherein the host computer system is programmed to receive insurance
5 information from a point-of-sale device via the credit card processing network and verify
6 coverage.

1 23. The system of claim 22, wherein the host computer system is further
2 programmed to determine a dependent's coverage.

1 24. The system of claim 22, wherein the host computer system is further
2 programmed to determine if a provider is a network provider.

1 25. The system of claim 22, wherein the host computer system is further
2 programmed to transmit an approval code.

1 26. The system of claim 25, wherein the approval code comprises a co-
2 payment.

1 27. The system of claim 25, wherein the approval code comprises a denial
2 of coverage.